

must appear in a type size, contrast, prominence and location as to be readily readable and comprehensible to users and separated from marketing and promotional information.

Requires that nothing contrary to, inconsistent with or in mitigation of any required disclosures be used in any advertisement and that no audio, video or print technique be used that will obscure or detract from the communication of any required disclosures.

Section 9. Administrative enforcement

The section clarifies that a violation of the lease advertising sections of the Leasing Act are to be considered unfair and deceptive acts or practices under the FTC Act, thus providing the FTC with the same enforcement authority it currently exercises in enforcing violations of its trade regulation rules. This would permit the FTC to bring court actions for civil penalties in the first instance (rather than the FTC having to first place violators under consent agreements in order to enforce these agreements).

Section 10. Civil liability

Increases the maximum potential liability of a lessor for punitive damages in civil actions for violations of the Consumer Leasing Act from \$1,000 to \$10,000.

Section 11. Regulations

Directs the Federal Reserve Board to issue regulations to implement the changes made by the Act within 6 months of the date of enactment.

Directs the Board to issue regulations and staff commentary, as necessary, to update and clarify the requirements of the Consumer Leasing Act as amended by the Act and to facilitate compliance with or prevent circumvention of any amendment made by the Act.

PROJECT UPLIFT

HON. HEATHER WILSON

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Ms. WILSON. Mr. Speaker, I wish to bring your attention to a project in my district which has received Presidential recognition as a "Promising Practice" that will improve education and career opportunities in mathematics, science, and engineering for minority youth in New Mexico.

Project Uplift produces a regular half-hour television program broadcast across New Mexico that teaches young people in every part of our state about careers in high technology. In addition, the project sponsors the annual High Technology Career Preparedness Youth Institute at Sandia National Laboratory. Through hands-on activities, this week-long institute introduces young people to professionals in a variety of fields relating to the environment, medicine and health, advanced computing and robotics, advanced manufacturing and astronomy.

Another important initiative of the project is the annual Rio Grande High Technology Minority and Women Job Fair. Each fall, this job fair draws over 600 university students from all over New Mexico majoring in engineering, physical and life sciences. Room and board is provided for these students who then have the opportunity to meet potential employers from across the country.

Project Uplift's success has even garnered international attention through the United Na-

tions Educational, Scientific and Cultural Organization (UNESCO). UNESCO officials were impressed with the success of Project Uplift in reaching diverse and remotely situated people.

Project Uplift has done an excellent job of addressing New Mexico's diverse population and rural character. I am proud to highlight their accomplishments and encourage their future success.

AFFORDABLE HEALTH CARE FOR THE NEAR ELDERLY ACT

HON. DAVID DREIER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Mr. DREIER. Mr. Speaker, I am concerned by the large number of near-elderly individuals who cannot afford insurance. According to a recent study by the General Accounting Office (GAO), those without health insurance face a nearly impossible task of obtaining affordable and adequate health care. For many, their age, health status and income force them to go without health care until they reach 65 when Medicare coverage begins. The GAO concluded that the problem will only worsen as more individuals retire early without health insurance coverage from their employer.

In response to this growing problem, President Clinton proposed permitting the near-elderly to buy into the Medicare program by paying a large annual premium. To qualify for Medicare, elderly couples would have to pay nearly \$10,000 a year which is too expensive for many retirees on fixed incomes. In a recent study, the National Coalition on Health Care concluded that the high annual premium means that the President's proposal would have "little impact" in providing coverage to the 3 million near-elderly individuals without health insurance. Furthermore, the Congressional Budget Office estimates that only 320,000 individuals, approximately 10% of the affected group, would buy into Medicare. In addition, the President's plan may also hasten Medicare's solvency crisis. The American Association of Retired Persons recently expressed their concern that the proposal could threaten the current Medicare program.

I believe that Congress can expand access to affordable health care for the uninsured near-elderly without harming Medicare. Today, I have introduced H.R.—, which allows the near-elderly to enroll in the Federal Employees Health Benefit Program, which gives participants a wealth of health care choices at lower prices. To participate, a near-elderly individual would pay the total cost of the premium, the employees share and the federal subsidy, which is up to \$2,000 less per year than the President's proposal. The lower premium could mean that more uninsured individuals would enroll in a health plan that provides services, like prescription drugs and dental care, not offered by Medicare. My bill also allows younger Americans to access Medical Savings Accounts to prevent a loss of health insurance before they qualify for Medicare.

Mr. Speaker, this legislation addresses the need of three million uninsured near-elderly individuals who need an affordable health care option. I believe that this common-sense approach can help the vulnerable near-elderly without requiring them to sacrifice their entire pension for health care.

NORTH QUEENSBURY VOLUNTEER FIRE COMPANY, INC. CELEBRATES 50 YEARS

HON. GERALD B.H. SOLOMON

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Mr. SOLOMON. Mr. Speaker, when one walks into my Congressional office in Washington he or she immediately notices a prominent fixture in the reception area—the collection of fire helmets representing the many volunteer fire companies in my district that stand ready at all times to protect the lives and property of their communities' residents.

Volunteer fire companies epitomize the overwhelming sense of community that exists in the small towns and villages of the Hudson Valley of New York. The sense of pride, spirit of volunteerism and undeniable camaraderie among neighbors is one of the things I so relish about my time spent at home in the 22nd Congressional District. This spirit is no more evident than in North Queensbury, New York and its beloved volunteer fire company.

This year the North Queensbury Volunteer Fire Company is celebrating its 50th year of all-volunteer service to the North Queensbury community. As part of the continuing 50th anniversary celebration, on October 17 the fire company will be dedicating its new firehouse.

Mr. Speaker, as a former fire volunteer myself, it is a great honor for me to invite my fellow colleagues to join me in commemorating this joyous event, and in doing so recognize the outstanding contributions the North Queensbury fire volunteers give to their neighbors.

In a rural area like the 22nd District of New York, fire protection is often solely in the hands of volunteer companies. I cannot say enough about the many lives and millions of dollars of property that have been saved due to the efforts of the North Queensbury volunteers. But the value of such a vital public service can hardly be identified in terms of dollars and cents. The willingness of these volunteers to selflessly place themselves in harm's way to ensure the preservation of their neighbors' lives and property is worthy of the highest praise.

Mr. Speaker, I have always been one to judge people by the contributions they make to their community. To that end, the men and women who comprise the North Queensbury Volunteer Fire Company are truly great Americans! I am truly proud of this organization and its spirit of volunteerism that is such a central part of the American way of life. Therefore, it is with great pride, Mr. Speaker, that I ask all members to join me in paying tribute to them on their 50th anniversary.

CELEBRATING THE 125TH ANNIVERSARY OF THE FIRST ASCENT OF MT. WHITNEY

HON. JERRY LEWIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Mr. LEWIS of California. Mr. Speaker, I would like to bring to your attention today the 125th anniversary of the first ascent of Mt.

Whitney, the highest mountain peak in the continental United States at 14,494 feet, located in California's Inyo County. Having climbed Mt. Whitney in 1986 with my dear friend, Hulda Crooks, I wanted to share some of the storied history of this majestic mountain with my colleagues.

In the early 1870's, as the Owens Valley community first began to attract settlers, local residents often visited nearby Soda Springs to fish, hunt, and to escape the summer heat. In August 1873, a large group of Lone Pine locals were camping in this area when three of them decided to take a hike up to the summit. Previous attempts to climb this mountain had been made by Clarence King, in party with a California Geological Survey expedition sponsored by Josiah Whitney. King identified the mountain and named it "Mount Whitney" in 1864. He claimed to have reached the summit in 1871, but it was soon discovered that he missed the mark and accidentally climbed another peak.

The "Three Fishermen" (locals Charley Begole, Johnny Lucas and Al Johnson) credited with Whitney's first ascent made the hike from Soda Springs to the summit and back in one day on August 18, 1873. They christened the mountain "Fishermen's Peak," which touched off a controversy that lasted several years. The Lone Pine residents were not in favor of the name "Mount Whitney," since they did not share a high opinion of Mr. Whitney. Local residents petitioned in favor of the names "Fishermen's Peak," "Fowler's Peak," or "Dome of Inyo," anything but "Mount Whitney," which is the name that stands today.

Undaunted by the unwanted name, local residents raised funds and built a trail to the summit in 1904. Mr. Gustave F. Marsh of Lone Pine, was the engineer who led this effort. He also served as contractor and supervisor for the Smithsonian Institute in 1909 when the trail was repaired and the summit shelter was built. Local residents again pitched in to raise funds for this effort. As one ponders this sequence of events, the baffling question is, "What motivated these early settlers to build a trail?" There was not a large tourist industry in the area at that time; there were no automobiles; and the only people interested in mountaineering were college professors or researchers—people of science and letters. The summit hut was originally financed by the Smithsonian for astronomical and atmospheric research purposes.

In contrast, the early residents were largely farmers and miners. And yet, as the trail and hut stand today, no one really knows how many hundreds of thousands of people from all walks of life and from all countries of the world have climbed to the summit of Mount Whitney. Without the efforts of the first settlers, would this have been the reality today? Also, very little has ever been mentioned of the Native Americans, who knew of the peak and in their world, called it "The Old One," or "The High One."

On August 18, 1998, as a tribute to these early settlers, another group of local residents climbed Mount Whitney to pay honor to the contribution that these pioneers made, and to bring recognition to their efforts. Several descendants of the original group still live in the Lone Pine area.

I can well remember donning a backpack and sleeping bag and hitting the trail with Hulda Crooks, better known on the mountain

as Grandma Whitney, in August 1986. A friendship was born over those days that has been among the most special and enduring of my life. Because of her legacy, Congress passed legislation and Hulda returned to Mt. Whitney in 1991 for the announcement that Crooks Peak, adjacent to the Whitney summit, would forever bear her name. Hulda was a mentor and teacher to me, personally, and remained one of my dearest friends over the years until her passing last November.

Mr. Speaker, I ask that you join me and our colleagues in paying tribute to the men and women who have provided Mt. Whitney with its rich and textured history. Without any question, for every person who has ever climbed or tried to climb this magnificent peak, Mt. Whitney holds its own special memories, and its own meaningful place in their life.

RECOGNIZING SYRIA'S LIBERAL POLICY OF JEWISH EMIGRATION

HON. TOM CAMPBELL

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Mr. CAMPBELL. Mr. Speaker, I come to the floor today to recognize with commendation that the country of Syria followed through on its promises regarding Jewish emigration over the past six years.

Beginning in 1992, without fanfare, Syria eased its strict travel and emigration policies on its Jewish community. Numbering around 100,000 at the turn of the century, the Syrian Jewish community numbered only approximately 5,000 by 1992. Up until 1992, Syrian Jews could only travel outside of the country individually, and only if family members remained behind. Between April and October of 1992, however, approximately 2,600 of this 5,000 were allowed to emigrate from Syria.

In October of 1992, Syria temporarily suspended this eased emigration policy. However, in December of 1993, Secretary of State Warren Christopher visited the country, and in a goodwill gesture during this visit, President Assad informed Secretary Christopher that all remaining Jewish families were free to leave Syria. The liberal Jewish emigration procedures soon resumed, and the Department of State informs me that all but 118 Jewish individuals have been granted exit visas and left Syria. The majority of these families decided to resettle in the United States, specifically in Brooklyn, where a thriving Syrian Jewish community of about 35,000 exists. The State Department reports none of these remaining Syrian Jews have reported Syrian government persecution, and that many plan to emigrate soon.

I was first made aware of Syria's emigration policy towards its Jewish community when I met with President Assad this past June in Damascus. In discussion, President Assad referenced this emigration policy as an example of Syria's continuing good faith effort to propel forward the Middle-East peace process. He did not, but some in the Syrian government did, observe that no statement of acknowledgment of Syria's following through on its emigration commitment had ever been entered into the CONGRESSIONAL RECORD. I wish to correct that oversight now.

Emigration is a basic human right that all responsible nations respect and allow. I com-

mend President Assad for joining the community of nations that seek to guarantee this human right. In an attempt to create a conducive atmosphere toward fostering the peace process, President Assad allowed Syrian Jews to emigrate. Six years have passed since this policy began. It is time that recognition and approbation be properly given.

IN RECOGNITION OF DONALD LEE LARGE

HON. BOB RILEY

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Mr. RILEY. Mr. Speaker, I rise today to pay tribute to Donald Lee Large, a great Alabamian. Don Large recently retired from the Falk Corporation in Auburn after more than 23 years of loyal and dedicated service.

Don Large directed the Falk Corporation through numerous changes over his tenure and has left behind an impressive legacy. The most notable of these is the changeover from batch manufacturing to cellular manufacturing. This change required all new equipment, new processes, and was made possible by the culture established years before. Don worked extremely hard in recruiting quality people, setting up training programs, and establishing a culture based on the fundamental ideas of "mutual trust and respect". During this three year project finishing in 1995, Falk did not miss a single shipment.

Don has spent tireless hours dedicating his time and energy to better the community in which he lives, and the entire state of Alabama. Don has been on the Board of Directors for the United Way, Chamber of Commerce, Junior Achievement, and Chairman of the Industrial Relations Committee.

In addition to his community service, Don and his wife Barbara taught Ballroom dancing to over 1000 people, including many dignitaries and ranking public officials.

Mr. Speaker, I am here today to recognize Mr. Large for his outstanding service to his industry and community. He truly leads by example and hard work, and is a model for all of us.

INTRODUCTION OF THE CONSUMER PROTECTION AGAINST HUMAN TELLER FEES ACT

HON. ROSA L. DeLAURO

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Ms. DELAURO. Mr. Speaker, I have learned that some financial institutions are charging teller fees to customers who want or need to see a bank teller. In effect, they will be fined for not using an automatic teller machine. This is patently wrong, and today I am introducing the "The Depository Institution Customer Protection Act" that would prohibit financial institutions from charging these fees.

Customers should be able to converse with bank and credit union representatives without being charged to access their own money or to make a deposit. Some customers may be unable to use ATMs, especially if they are